

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515**

March 17, 2009

The Honorable Shaun Donovan  
Secretary  
U.S. Department of Housing and Urban Development  
451 7<sup>th</sup> Street SW  
Washington, D.C. 20410

Dear Secretary Donovan,

We are writing to thank you for meeting with us on February 24<sup>th</sup> and for allowing us to explain exactly how devastated the hardest-hit areas, including our districts, have been by the housing crisis. We are also writing to urge your agency to establish benchmarks of success for the Making Home Affordable Program. Creating measures by which we can evaluate the extent to which qualified borrowers are being helped to avoid foreclosure will allow Congress and your agency to determine if and when other initiatives or additional resources are needed to address this prolonged crisis.

As we discussed in our meeting, our districts have been disproportionately affected by the foreclosure epidemic, and we must ensure that federal programs designed to address the housing market turmoil provide relief to the hardest-hit areas. The housing crisis has ravaged our communities for more than 18 months, yet families have seen numerous federal programs passed into law and implemented without significant results. We believe an important component of any comprehensive plan would provide targeted foreclosure prevention to housing disaster areas. Another year cannot go by without measurably stabilizing the housing market.


We appreciated the opportunity to discuss with you the Making Home Affordable Program, but we remain concerned that it will not reach all of our constituents who are struggling to stay in their homes. We want to make sure that any revisions or restructuring of the program are done as soon as it is realized that hardest-hit areas are not receiving the help they need. We understand it is too early to tell whether Making Home Affordable will provide tangible relief to homeowners across the country, but we cannot continue to rely on hindsight to determine whether our attempts to help homeowners were effective enough. That is why we urge you to identify clear barometers of success so that we can provide additional support to homeowners if the current efforts are not enough to stabilize the housing market in our districts.

Thank you for your consideration of this letter. We look forward to your prompt response.


Sincerely,



DENNIS CARDOZA  
Member of Congress



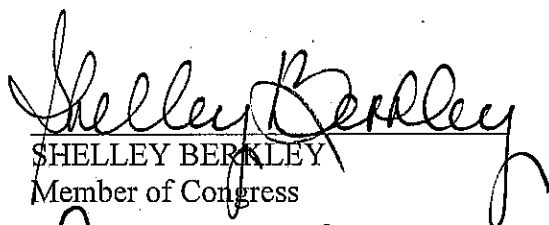
JIM COSTA  
Member of Congress



DINA TITUS  
Member of Congress



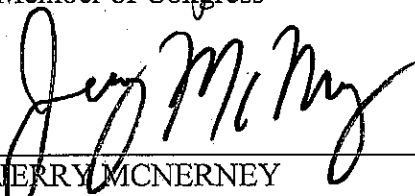
ELLEN TAUSCHER  
Member of Congress



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